

Information to identify the case:

Debtor 1	<u>Susan C. Fraczekiewicz</u>	Social Security number or ITIN	xxx-xx-8435
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	18-15793-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Susan C. Fraczekiewicz

2/3/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Susan C. Fraczekiewicz
Debtor

Case No. 18-15793-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Feb 03, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2023:

Recip ID	Recipient Name and Address
db	+ Susan C. Fraczekiewicz, 449 Silvia Street, Trenton, NJ 08628-3235
lm	+ Cenlar Mortgage, PO Box 77404, Ewing, NJ 08628-6404
cr	+ Heritage Crossing Condominium, Ansell Grimm & Aaron, 214 Carnegie Center, Ste. 112, Princeton, NJ 08540-6237
lm	+ Shellpoint Mortgage Servicing, PO Box 619063, Dallas, TX 75261-9063
517408780	+ Guidotti v. Legal Helpers Debt Resolutio, c/o Settlement Administrator, PO Box 404017, Louisville, KY 40233-4017
517519296	+ Heritage Crossing Condominium Association, Inc., c/o Richard B. Linderman, Esquire, Ansell Grimm & Aaron PC, 214 Carnegie Center, Ste. 112, Princeton, NJ 08540-6237
517408781	+ Heritage Crossing condo Assoc, c/o Access Property Management, 4 Walter E. Foran Blvd. STE 311, Flemington, NJ 08822-4668
517408782	+ HomeBridge Financial Serv., Inc./Cenlar, c/o KML Law Group, P.C., 216 Haddon Avenue, Ste 406, Collingswood, NJ 08108-2812

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 03 2023 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 03 2023 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517408769	+ Email/PDF: bncnotices@becket-lee.com	Feb 03 2023 20:47:43	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517408770	+ EDI: BANKAMER.COM	Feb 04 2023 01:39:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517408771	+ EDI: CAPITALONE.COM	Feb 04 2023 01:39:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517408772	+ EDI: CAPONEAUTO.COM	Feb 04 2023 01:39:00	Capital One Auto Finance, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517424564	+ EDI: AISACG.COM	Feb 04 2023 01:39:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517424645	+ EDI: AISACG.COM	Feb 04 2023 01:39:00	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517408773	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 03 2023 20:47:38	Cardworks/CW Nexus, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
517408774	+ Email/Text: clientservices@credit-control.com	Feb 03 2023 20:44:00	Central Loan Admin & R, 425 Phillips Blvd, Ewing, NJ 08618-1430

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517487669	EDI: CRFRSTNA.COM	Feb 04 2023 01:39:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
517408775	+ EDI: CRFRSTNA.COM	Feb 04 2023 01:39:00	Credit First National Assoc, Attn: BK Credit Operations, Po Box 81315, Cleveland, OH 44181-0315
517408776	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 03 2023 20:47:48	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
517408777	+ Email/Text: bankruptcy@unj.org	Feb 03 2023 20:44:00	Credit Union Of N J, Po Box 7921, Ewing, NJ 08628-0921
517408778	Email/Text: BNSFN@capitalsvcs.com	Feb 03 2023 20:43:00	First National Credit Card/Legacy, First National Credit Card, Po Box 5097, Sioux Falls, SD 51117
517408779	Email/Text: BNBLAZE@capitalsvcs.com	Feb 03 2023 20:43:00	First Svgs Bk-blaze, Po Box 5096, Sioux Falls, SD 57117
517571498	+ Email/Text: BKelectronicnotices@cenlar.com	Feb 03 2023 20:43:00	HomeBridge Financial Services, Inc., c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
517568615	Email/PDF: resurgentbknotifications@resurgent.com	Feb 03 2023 20:47:42	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517566228	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 03 2023 20:47:39	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517408783	Email/Text: ml-ebn@missionlane.com	Feb 03 2023 20:43:00	Lendup/tab Bank, 225 Bush St, San Francisco, CA 94104
517408784	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 03 2023 20:47:47	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
517524473	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 03 2023 20:44:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517408785	^ MEBN	Feb 03 2023 20:41:27	Mobiloansllc, P.O. Box 1409, Marksville, LA 71351-1409
517938157	+ Email/Text: mtgbk@shellpointmtg.com	Feb 03 2023 20:43:00	New Penn Financial, LLC, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
517885313	Email/Text: mtgbk@shellpointmtg.com	Feb 03 2023 20:43:00	New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675
517885314	Email/Text: mtgbk@shellpointmtg.com	Feb 03 2023 20:43:00	New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint, P.O. Box 10675, Greenville, SC 29603-0675
517443121	EDI: AGFINANCE.COM	Feb 04 2023 01:39:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
517408786	+ EDI: AGFINANCE.COM	Feb 04 2023 01:39:00	OneMain Financial, Attn: Bankruptcy Department, 601 Nw 2nd St #300, Evansville, IN 47708-1013
517682797	EDI: PRA.COM	Feb 04 2023 01:39:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517682798	EDI: PRA.COM	Feb 04 2023 01:39:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517408787	+ EDI: AGFINANCE.COM	Feb 04 2023 01:39:00	Springleaf Fin Svcs F, 601 Nw 2nd St, Evansville, IN 47708-1013
517408788	+ EDI: RMSC.COM	Feb 04 2023 01:39:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

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517408789	+ EDI: RMSC.COM	Feb 04 2023 01:39:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517408790	+ EDI: RMSC.COM	Feb 04 2023 01:39:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517408791	+ EDI: WFFC2	Feb 04 2023 01:39:00	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517938158		New Penn Financial, LLC, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, New Penn Financial, LLC, Shellpoint Mortgage Servicing
517559597	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
aty	##+	KML Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Candyece Ilene Smith-Sklar	on behalf of Debtor Susan C. Fraczkievicz njpalaw@gmail.com r56958@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor HomeBridge Financial Services Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Loss Mitigation Cenlar Mortgage dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance jschwartz@friedmanvartolo.com bankruptcy@friedmanvartolo.com
Joseph Andrew Kutschman, III	on behalf of Creditor Heritage Crossing Condominium jkutschman@cutolobarros.com ecourts@cutolobarros.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7